

Certificate Number: 00301-PR-DE-014946535

Bankruptcy Case Number: 10-05210



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on May 24, 2011, at 7:12 o'clock AM EDT, MYRNA ANAYA completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: May 24, 2011 By: /s/Nelly Fernandez

Name: Nelly Fernandez

Title: Bankruptcy Team Lead